

SO ORDERED.



**TIFFANY & BOSCO**  
P.A.

Dated: October 25, 2010

**2525 EAST CAMELBACK ROAD**

**SUITE 300**

**PHOENIX, ARIZONA 85016**

**TELEPHONE: (602) 255-6000**

**FACSIMILE: (602) 255-0192**

A handwritten signature in black ink, appearing to read "Redfield T. Baum", is written over a horizontal line.

**REDFIELD T. BAUM, SR**  
**U.S. Bankruptcy Judge**

Mark S. Bosco  
State Bar No. 010167  
Leonard J. McDonald  
State Bar No. 014228  
Attorneys for Movant

10-27549

**IN THE UNITED STATES BANKRUPTCY COURT**  
**FOR THE DISTRICT OF ARIZONA**

IN RE:

Janine Michelle Simms  
Debtor.

Northern Trust, NA  
Movant,

vs.

Janine Michelle Simms, Debtor, S. William  
Manera, Trustee.

Respondents.

No. 2:10-BK-27029-RTB

Chapter 7

ORDER

(Related to Docket #7)

Movant's Motion for Relief from the Automatic Stay and Notice along with the form of proposed Order Lifting Stay, having been duly served upon Respondents, Respondents' counsel and Trustee, if any, and no objection having been received, and good cause appearing therefore,

IT IS HEREBY ORDERED that all stays and injunctions, including the automatic stays imposed

1 by U.S. Bankruptcy Code 362(a) are hereby vacated as to Movant with respect to that certain real  
2 property which is the subject of a Deed of Trust dated May 28, 2003 and recorded in the office of the  
3 Maricopa County Recorder wherein Northern Trust, NA is the current beneficiary and Janine Michelle  
4 Simms has an interest in, further described as:

5 Lot 69, VILLAS TEMPE, according to Book 157 of Maps, pages 15 and 16, records of Maricopa  
6 County, Arizona.

7 IT IS FURTHER ORDERED that Movant may contact the Debtor by telephone or written  
8 correspondence regarding a potential Forbearance Agreement, Loan Modification, Refinance  
9 Agreement, or other Loan Workout/Loss Mitigation Agreement, and may enter into such agreement  
10 with Debtor. However, Movant may not enforce, or threaten to enforce, any personal liability against  
11 Debtor if Debtor's personal liability is discharged in this bankruptcy case.

12 IT IS FURTHER ORDERED that this Order shall remain in effect in any bankruptcy chapter  
13 to which the Debtor may convert.